

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: LAURA J IRWIN

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Case No.: 07-19782

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/25/2007.
- 2) This case was confirmed on 01/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/28/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/25/2009, 06/08/2010.
- 5) The case was completed on 08/02/2010.
- 6) Number of months from filing to the last payment: 33
- 7) Number of months case was pending: 37
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,493.00
- 10) Amount of unsecured claims discharged without payment \$ 10,818.63
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 6,945.23
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 6,945.23</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,180.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 522.43
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,702.43

Attorney fees paid and disclosed by debtor	\$ 320.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY A	UNSECURED	514.32	514.32	514.32	514.32	52.19
AMERICASH LOANS	UNSECURED	3,345.85	NA	NA	.00	.00
APPLIED CARD BANK	UNSECURED	1,047.35	NA	NA	.00	.00
PFG OF MINNESOTA	OTHER	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	947.23	927.03	927.03	927.03	94.10
CAPITAL ONE BANK	UNSECURED	785.81	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00
NCO	OTHER	.00	NA	NA	.00	.00
CASH TODAY LTD	UNSECURED	275.00	NA	NA	.00	.00
DRS/BONDED COLLECTIO	UNSECURED	487.00	NA	NA	.00	.00
CREDIT ONE BANK	UNSECURED	700.40	NA	NA	.00	.00
AMERICAN DEBT COLLEC	OTHER	.00	NA	NA	.00	.00
JACOB COLLECTION GRO	OTHER	.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	270.00	NA	NA	.00	.00
PFG OF MINNESOTA	OTHER	.00	NA	NA	.00	.00
VAN RU CREDIT	OTHER	.00	NA	NA	.00	.00
JEWEL OSCO	UNSECURED	327.17	NA	NA	.00	.00
ALB/JEWEL/OSCO	UNSECURED	322.21	NA	NA	.00	.00
MERRICK BANK	UNSECURED	727.65	727.65	727.65	727.65	73.81
DENOVUS CORP LTD	OTHER	.00	NA	NA	.00	.00
NATIONWIDE CASH	UNSECURED	630.00	NA	NA	.00	.00
NORTHWAY FINANCIAL	UNSECURED	947.00	NA	NA	.00	.00
PARAGON FUNDING	UNSECURED	390.00	NA	NA	.00	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
TCF BANK	UNSECURED	369.44	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,535.00	775.00	775.00	775.00	78.70
US DEPT OF EDUCATION	UNSECURED	55,000.00	.00	.00	.00	.00
WHOLE FOODS MARKET	UNSECURED	921.40	NA	NA	.00	.00
CLEAR CHECK	OTHER	.00	NA	NA	.00	.00
KATHERINE PARKER	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>2,944.00</b>	<b>2,944.00</b>	<b>298.80</b>

**Disbursements:**

Expenses of Administration	\$ 3,702.43
Disbursements to Creditors	\$ 3,242.80

**TOTAL DISBURSEMENTS:** \$ 6,945.23

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.